

**DETAILED ACTION**

***Continued Examination Under 37 CFR 1.114***

A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 2/22/10 has been entered.

The following is an examiner's statement of reasons for allowance:

Claims 25-48 are allowed.

The prior art of record fails to teach or fairly suggest that a plurality of correlation factors associated with geographical areas and a plurality of stored data about spreading patterns, wherein each of said plurality of correlation factors are associated with geographical areas and each of said plurality of stored data about spreading patterns correspond to a different one of a plurality of specific risks including risks associated with technical, ecological, geological, meteorological, epidemiological, cultural, political and economical systems and to detect a specific risk emerging in one of the first geographical areas and spreading to one or more second geographical areas based on stored risk information including the rating of the specific risk assigned to the one of the first geographical areas, the stored correlation factors and the data about spreading patterns, together with all limitations recited in claims 25, 33 and 41.

Thus prior art of record neither renders obvious nor anticipated the combination of the claimed elements in light of the specification.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

***Conclusion***

The prior art made of record, listed on form PTO-892, and not relied upon, if any, is considered pertinent to applicant's disclosure.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to DEBBIE LE whose telephone number is (571)272-4111. The examiner can normally be reached on 8:30-5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Tim Vo can be reached on (571) 272-3642. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Art Unit: 2168

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/DEBBIE LE/  
Primary Examiner, Art Unit 2168  
April 8, 2010